

**Information to identify the case:**

Debtor 1	<b>Shane E. Dickey</b>	Social Security number or ITIN	<b>xxx-xx-2106</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Megan L. Dickey</b>	Social Security number or ITIN	<b>xxx-xx-0761</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed in chapter	<b>13 4/25/17</b>
Case number: <b>17-10421-TPA</b>		Date case converted to chapter	<b>7 10/17/19</b>

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shane E. Dickey	Megan L. Dickey
2. All other names used in the last 8 years		
3. Address	78 Birch Drive Anita, PA 15711	78 Birch Drive Anita, PA 15711
4. Debtor's attorney Name and address	Sharon L. Smith 197 Main Street Brookville, PA 15825	Contact phone 814-849-6720 Email: <a href="mailto:slschmedler@gmail.com">slschmedler@gmail.com</a>
5. Bankruptcy trustee Name and address	Tamera Ochs Rothschild 318 W. Spring Street Titusville, PA 16354	Contact phone 814-827-2760 Email: <a href="mailto:trothschild@gmx.com">trothschild@gmx.com</a>

**For more information, see page 2 >**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 10/17/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 15, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Courtroom No. 2, Clarion County Courthouse, Main Street, Clarion, PA 16214</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b> The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/14/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 12/26/19</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 10/23/17</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Shane E. Dickey  
 Megan L. Dickey  
 Debtors

Case No. 17-10421-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: 309B

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db/jdb aty +Shane E. Dickey, Megan L. Dickey, 78 Birch Drive, Anita, PA 15711-9733  
 +Elizabeth Lamont Wassall, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 cr +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14722267 Aaron's Inc., PO Box 10039, Kennesaw GA 30156  
 14409860 +Bernard C. John, Esquire, Suite 205 Alstan Mall, 2526 Monroeville Blvd., Monroeville, PA 15146-2358  
 14409861 +Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003  
 14409871 +Citizens State Bank, c/o Service Finance Company, 555 S. Federal Hwy Ste 200, Boca Raton, FL 33432-6033  
 14409863 +First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401  
 14409865 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860  
 14654369 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14409870 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 14409869 PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820  
 14409868 +PNC Mortgage, P. O, Box 3232 Newmark Drive, Miamisburg, OH 45343-3232  
 14658989 +Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 14416943 +STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842  
 14409872 +Sheffield Financial Corp, PO Box 1847, Greenville, NC 27835-1847  
 14650579 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
 14409873 Udren Law Office, P.C., Woodcrest Corporate Center, 111 Woodcrest Road Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: slschmedler@gmail.com Oct 18 2019 03:22:12 Sharon L. Smith, 197 Main Street, Brookville, PA 15825  
 tr +EDI: BTOROTHSCCHILD.COM Oct 18 2019 06:53:00 Tamara Ochs Rothschild, 318 W. Spring Street, Titusville, PA 16354-1659  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2019 03:22:44 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 18 2019 03:22:46 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721  
 cr +EDI: PHINAMERI.COM Oct 18 2019 06:53:00 AmeriCredit Financial Services, Inc. d/b/a GM Fina, PO Box 183853, Arlington, TX 76096-3853  
 14639701 EDI: PHINAMERI.COM Oct 18 2019 06:53:00 Americredit Financial Services dba GM Financial, PO box 183853, Arlington TX 76096  
 14415816 +EDI: PHINAMERI.COM Oct 18 2019 06:53:00 AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
 14415309 EDI: DISCOVER.COM Oct 18 2019 06:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14409862 +EDI: DISCOVER.COM Oct 18 2019 06:53:00 Discover Finl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316  
 14409864 +EDI: PHINAMERI.COM Oct 18 2019 06:53:00 GM Financial, P.O. Box 181145, Arlington, TX 76096-1145  
 14672855 EDI: JEFFERSONCAP.COM Oct 18 2019 06:53:00 Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617  
 14409866 EDI: JEFFERSONCAP.COM Oct 18 2019 06:53:00 Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303  
 14409867 +E-mail/Text: BKRMailOPS@weltman.com Oct 18 2019 03:22:25 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600  
 14640653 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2019 03:22:44 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946  
 14423490 E-mail/Text: bankruptcy@bbandt.com Oct 18 2019 03:22:34 Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK NATIONAL ASSOCIATION  
 cr PNC Bank, National Association

District/off: 0315-1

User: dkam  
Form ID: 309B

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Oct 17, 2019

cr\* +Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,  
ewassall@logs.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC  
sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
S. James Wallace on behalf of Creditor Peoples TWP LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Sharon L. Smith on behalf of Joint Debtor Megan L. Dickey slschmedler@gmail.com,  
slschmedler@gmail.com  
Sharon L. Smith on behalf of Debtor Shane E. Dickey slschmedler@gmail.com,  
slschmedler@gmail.com  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 9